Civil	To Any Lawful Officer To Execute and Return: Summon: LOUIS DICKERSON To appear before the General Sessions Court of HAMBLIN County, Tennessee. To be held in General Sessions Court: 510 Allison St Morristown, TN 37814 on the July 10, 2012 at 9:00 am, then and there to answer in a civil action brought by Portfolio Recovery Associates, LLC, as assignee of GE CAPITAL RETAIL BANK / JC PENNEY for suit on sworn account of Defendant's delinquent account in the amount of \$5,917.60, plus prejudgment interest from time of assignment, court cost and post interest, an amount under \$25,000.00	Case No. 112406C-97-345 PORTFOLIO RECOVERY ASSOCIATES, LLC Plaintiff 140 Corporate Blvd. Norfolk, VA 23502 Address 1-866-428-8102 Phone vs.
Judgment	for	Defendant 7359 SUGARWOOD DR TALROTT TN 37877
. INDEM	Judgment entered by: Default Agreement Trial Dismissed: Without Prejudice With Prejudice Costs taxed to: Plaintiff Defendant Defendant	CIVIL SUMMONS Court of General Sessions Teresa West, Glerk Deputy Clerk Issued 100 21 , 2012 Set for July 10, 2012 at 9:00 am Reset for
ORDER		Served upon
	day of, 2012, Judge	Sheriff/Constable (Process Server) JJL PROCESS
Case No.	This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.	Attorney for Plaintiff: Nathan L. Horton, Esquire Telephone 1-866-428-8102 Attorney for Defendant Telephone

To the best of my information and belief, after investigation of Defendant's employment, I hereby make affidavit that the Defendant is is not a member of a military service.

Autorney for Plaintiff Meryl Dreano

Notary Public
My Comm. Exp.

Aylesha N. King
Commonwealth of Virginia
Notary Public
Commission No. 7509711
My Commission Expires 05/31/2015

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TO THE DEFENDANT(S):

Failure to appear and answer this Summons will result in judgment by default being rendered against you for the relief requested. Tennessee law provides a ten thousand dollar (\$10,000) personal property exemption from execution or seizure to satisfy a judgment. If a judgment should be entered against you in this action and you with to claim property as exempt, you must file a written list, under oath, of the items you wish to claim as exempt with the clerk of the court. The list may be filed at any time and may be changed by you thereafter as necessary; however, unless it is filed before the judgment becomes final, it will not be effective as to any execution or garnishment issued prior to the filing of the list. Certain items are automatically exempt by law and do not need to be listed; these items include items of necessary wearing apparel (clothing) for yourself and your family and trunks and other receptacles necessary to contain such apparel, family portraits, the family Bible, and school books. Should any of these items be seized you would have the right to recover them. If you do not understand your exemption right of how to execute it, you may wish to seek the counsel of a lawyer.

Legal Authority: TCA §20-2-101, TRCP 3

AFFIDAVIT

State of Virginia City of Norfolk ss.
I, the undersigned, Meryl Dreano, Custodian of Records, for Portfolio Recovery Associates, LLC hereby depose, affirm and state as follows:
1. I am competent to testify to the matters contained herein.
2. I am an authorized employee of Portfolio Recovery Associates, LLC, ("Account Assignee") which is doing business at Riverside Commerce Center, 140 Corporate Boulevard, Norfolk, Virginia, and I am authorized to make the statements, representations and averments herein, and do so based upon a review of the business records of the Account Assignee and those account records transferred to Account Assignee from GE CAPITAL RETAIL BANK / JC PENNEY ("Account Seller"), which have become a part of and have integrated into Account Assignee's business records, in the ordinary course of business.
3. According to the business records, which are maintained in the ordinary course of business, the account, and all proceeds of the account are now owned by the Account Assignee, all of the Account Seller's interest in such account having been sold, assigned and transferred by the Account Seller on October 28, 2011. Further, the Account Assignee has been assigned all of the Account Seller's power and authority to do and perform all acts necessary for the settlement, satisfaction, compromise, collection or adjustment of said account, and the Account Seller has retained no further interest in said account or the proceeds thereof, for any purpose whatsoever.
4. According to the records transferred to the Account Assignee from Account Seller, and maintained in the ordinary course of business by the Account Assignee, there was due and payable from LOUIS DICKERSON ("Debtor") to the Account Seller the sum of \$5,917.60 with respect to account number (*********4093), as of December 21, 2010 with there being no known un-credited payments, counterclaims or offsets against the said debt as of the date of the sale.
5. According to the records of said Account Assignee, after all known payments, counterclaims, and/or setoffs occurring subsequent to the date of sale, Account Assignee claims the sum of \$5,917.60 as due and owing as of the date of this affidavit. Portfolio Recover Associates, LLC By: Maryl Dream , Custodian of Records
Subscribed And sworn to before me on of APR 1 8 2012 012

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Aylesha N. King ommonwealth of Virginia Notary Public Commission No. 7509711

My Commission Expires 05/31/2015

Notary Public

11-78134

PORTFOLIO RECOVERY ASSOCIATES, LLC

140 Corporate Boulevard - Norfolk, Virginia 23502

Telephone: 1-866-428-8102

Fax: 1-757-518-0860

Statement of Account

Account:

**********4093

LOUIS DICKERSON

Account Holder: LOUIS DICKERSON 7359 SUGARWOOD DR TALBOTT TN 37877

Consumer Account

Product Code: PVT

Issuer:

GE CAPITAL RETAIL BANK / JC PENNEY

Assignee:

Portfolio Recovery Associates, LLC

Account Number:

*********4093

Date Account Opened:

March 24, 1993

Date of Last Payment:

September 20, 2010

Date of Charge Off:

December 21, 2010

Balance at Purchase:

\$5,917.60

Purchase Date:

October 28, 2011

Balance at Charge-Off:

\$5,917.60

Less Payments:

\$.00

Balance Due:

\$5,917.60

11-78134 GECM68